

Fill in this information to identify the case:

Debtor 1 Eric Getzloff

Debtor 2 \_\_\_\_\_

(Spouse, if filing)

United States Bankruptcy Court for the WESTERN District of WISCONSIN

Case number 1-15-12131-cjf

## Official Form 410S1

### Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. ROF III LEGAL TITLE TRUST 2015-1, BY U.S. BANK NATIONAL ASSOCIATION, AS LEGAL TITLE TRUSTEE Court claim no. (if known): 7

Last 4 digits of any number you use to identify the debtor's account: 0737

Date of payment change: 08/01/2018  
Must be at least 21 days after date of this notice

New total payment: \$619.63  
Principal, interest, and escrow, if any

#### Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No.

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

\_\_\_\_\_

Current escrow payment: \$189.63

New escrow payment: \$231.76

#### Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

\_\_\_\_\_

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

#### Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment

New mortgage payment:

Debtor 1 Eric Getzloff

Print Name

Middle Name

Last Name

Case number (if known) 1-15-12131-cjf**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Sonali Patel Date 7/9/2018  
Signature

Print Sonali B. Patel Title Authorized Agent for Creditor  
First Name Middle Name Last Name

Company RAS Crane, LLC

Address 10700 Abbott's Bridge Road, Suite 170  
Number Street

Duluth GA 30097  
City State ZIP Code

Contact Phone 470-321-7112 Email spatel@rascrane.com

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that on July 9, 2018,

I electronically filed the foregoing with the Clerk of Court by using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

KRAUTKRAMER & BLOCK LLC LAW FIRM  
3544 STEWART AVE  
WAUSAU, WI 54401-4919

ERIC GETZLOFF  
10431 RANGELINE RD  
WISCONSIN RAPIDS, WI 54494

MARK HARRING  
131 W. WILSON STREET, SUITE 1000  
MADISON, WI 53703-3260

U.S. TRUSTEE  
SUITE 304  
780 REGENT STREET  
MADISON, WI 53715

RAS Crane, LLC  
Authorized Agent for Secured Creditor  
10700 Abbott's Bridge Road, Suite 170  
Duluth, GA 30097  
Telephone: 470-321-7112  
Facsimile: 404-393-1425

By: /s/ Ben Abaidoo  
Ben Abaidoo  
babaiddoo@rascrane.com

**Loan Number:**

**Analysis Date:**

05/10/2018

## Customer Service

**1-800-495-7166**

Monday-Thursday

8:00 a.m. to 9:00 p.m. CT

Friday

8:30 a.m. to 5:00 p.m. CT

Saturday

10:00 a.m. to 4:00 p.m. CT

PRESENT PAYMENT

NEW PAYMENT

**effective 08/01/2018**

### Principal & Interest

\$387.87

\$387.87

## Escrow Payment

\$189.63

\$193.26

## Escrow Shortage

\$0.00

\$38.50

## Optional Insurance

\$0.00

\$0.00

Other

\$0.00

\$0.00

**Total**

**\$577.50**

**\$619.63**

## ESCROW ANALYSIS STATEMENT

UNDERSTANDING YOUR MONTHLY ESCROW PAYMENT AMOUNT		PROJECTED ESCROW ACTIVITY FOR THE NEXT 12 MONTHS					
		MONTH	PAYMENTS TO ESCROW	PAYMENTS FROM ESCROW	DESCRIPTION	PROJECTED BALANCE	REQUIRED BALANCE
<b>1. Projected Monthly Escrow Payment</b>							
The section titled "Projected Escrow Activity for the Next 12 Months" is a schedule that represents all anticipated payments to and from escrow for the coming year. First, we take the total of all Projected Payments from Escrow (a) and divide it equally over 12 months to determine your Projected Monthly Escrow Payment: \$2,319.10 / 12 months = \$193.26.							
					STARTING BALANCE	-868.81	1,150.32
		Aug-18	193.26	.00		-675.55	1,343.58
		Sep-18	193.26	.00		-482.29	1,536.84
		Oct-18	193.26	.00		-289.03	1,730.10
		Nov-18	193.26	.00		-95.77	1,923.36
		Dec-18	193.26	1,730.10	CITY / TOWN	(c) -1,632.61	(b) 386.52
		Jan-19	193.26	.00		-1,439.35	579.78
		Feb-19	193.26	.00		-1,246.09	773.04
		Mar-19	193.26	.00		-1,052.83	966.30
		Apr-19	193.26	.00		-859.57	1,159.56
		May-19	193.26	589.00	HOMEOWNERS I	-1,255.31	763.82
		Jun-19	193.26	.00		-1,062.05	957.08
		Jul-19	193.26	.00		-868.79	1,150.34
		<b>TOTAL</b>	<b>\$2,319.12</b>	<b>(a) \$2,319.10</b>			
<b>2. Escrow Surplus/Shortage</b>							
The minimum escrow balance required in your account is known as the Required Low Point. This is noted as (b) under "Projected Escrow Activity for the Next 12 Months". The Required Low Point is set in accordance with your mortgage contract, state law or federal law. Mortgage Insurance, if any, is not included in the Required Low Point calculation. Next, we compare the Projected Low Point (c) to the Required Low Point (b) to determine the overage/surplus:							
You have a shortage of \$1,848.10 because the Projected Low Point of -\$1,632.61 plus the escrow adjustment* <u>is less than</u> the Required Low Point of \$386.52.							
*An Escrow Adjustment of \$171.03, scheduled to be repaid through the bankruptcy, is included in this calculation.							
You have a shortage greater than or equal to one month's escrow payment, your shortage will be spread over the next 48 monthly payments. You will need not take any further action.							
<b>3. New Monthly Escrow Payment</b>							
Principal & Interest	\$387.87						
Escrow Payment	\$193.26						
Escrow Shortage	\$38.50						
Optional Insurance	\$0.00						
Other	\$0.00						
<b>Total</b>	<b>\$619.63</b>						
Effective Date	08/01/2018						

## IMPORTANT MESSAGES

Pay Servicing is a debt collector and information you provide will be used to collect a debt. However, if you have filed for bankruptcy we will fully respect any applicable automatic stay, modification or discharge. Further, if you filed Chapter 7 Bankruptcy, received a discharge and this loan was not reaffirmed in the bankruptcy case, we will exercise on in rem rights as allowed under applicable law and will not attempt to collect, recover or offset the discharged debt as your personal liability. If your account is currently included in a Chapter 13 Bankruptcy, the escrow shortage at the time of filing will be spread over the life of the Bankruptcy. Any Shortage for the annual escrow analysis will comply with federal requirements. NMLS ID#88244

This is a statement of actual activity in your escrow account from 06/01/2018 through 07/31/2018. This section provides last year's projections and compares it with actual activity.

An asterisk (\*) indicates a difference from a previous estimate either in the date or amount and may be caused by any of the following:

- The actual amount of insurance or taxes paid since your last Escrow Analysis Statement was higher or lower than anticipated
- Additional funds were applied to your escrow account
- The time elapsed between payments to escrow and disbursement from escrow was shorter or longer than anticipated on your last Escrow Analysis Statement.

MONTH	PAYMENTS			DISBURSEMENTS		DESCRIPTION	ESCROW BALANCE	
	PROJECTED	ACTUAL		PROJECTED	ACTUAL		PROJECTED	ACTUAL
						BEGINNING BALANCE	799.60	-1,248.07
06/18	186.10	189.63	E			E	985.70	-1,058.44
07/18	186.10	189.63	E			E	1,171.80	-868.81
TOTAL	\$2,233.20	\$379.26		\$2,233.10	\$0.00			